Fill in this information to identify the case:

Debtor 1 Sheri Pugliesi

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the : Eastern **District of** Pennsylvania
(State)

Case number 23-10464-pmm

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: DEUTSCHE BANK NATIONAL TRUST COMPANY, as Trustee for MORGAN STANLEY HOME EQUITY LOAN TRUST 2006-2

Court claim no. (if known): 17

Last four digits of any number you use to identify the debtor's account: XXXXXX8789

Date of payment change:
Must be at least 21 days after date of this notice 3/1/2025

New total payment:
Principal, interest, and escrow, if any $497.89

Part 1: Escrow Account Payment Adjustment

1. **Will there be a change in the debtor's escrow account payment?**

☐ No
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: ____________________

Current escrow payment: $ 244.91 **New escrow payment :** $ 223.68

Part 2: Mortgage Payment Adjustment

2. **Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate account?**

☒ No
☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: ____________________

Current interest rate: % **New interest rate:** %

Current principal and interest payment: $ ________ **New principal and interest payment:** $ ________

Part 3: Other Payment Change

3. **Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement. *(Court approval may be required before the payment change can take effect.)*

Reason for change: ____________________

Current mortgage payment: $ ________ **New mortgage payment:** $ ________

Debtor 1 **Sheri Pugliesi** Case number *(if known)* 23-10464-pmm
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X */s/Reka Beane* Date 02/04/2025
Signature

Print: Reka Beane Title Authorized Agent for Creditor
First Name Middle Name Last Name

Company McCalla Raymer Leibert Pierce, LLP

Address 1544 Old Alabama Road
Number Street
Roswell GA 30076
City State ZIP Code

Contact phone 954-332-9370 Email Reka.Beane@mccalla.com

	Bankruptcy Case No.:	23-10464-pmm
In Re:	Chapter:	13
Sheri Pugliesi	Judge:	Patricia M. Mayer

CERTIFICATE OF SERVICE

I, Reka Beane, of McCalla Raymer Leibert Pierce, LLP, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Sheri Pugliesi
4741 Tampa Street
Philadelphia, PA 19120

MICHAEL A. CIBIK *(Served via ECF at help@cibiklaw.com)*
Cibik Law, P.C.
1500 Walnut Street, Suite 900
Philadelphia, PA 19102

Kenneth E. West, Trustee *(Served via ECF at ecfemails@ph13trustee.com)*
Office of the Chapter 13 Standing Trustee
190 N. Independence Mall West, Suite 701
Philadelphia, PA 19106

United States Trustee *(Served via ECF Notification)*
Office of United States Trustee
Robert N.C. Nix Federal Building
900 Market Street, Suite 320
Philadelphia, PA 19107

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 02/06/2025 By: */s/Reka Beane*
(date)
Reka Beane
Authorized Agent for Creditor

PHH MORTGAGE

PHH Mortgage Services| PO BOX 24738
West Palm Beach FL 33416

12/27/24 5:23 AM 3[redacted] 1 oz DOM[redacted] PHES
[redacted]

SHERI L PUGLIESI
4741 TAMPA ST
PHILADELPHIA PA 19120-4621

Questions: Visit us at www.MortgageQuestions.com
Call toll Free: 1-877-744-2506
Fax: 1-856-917-8300

Statement Date: December 27, 2024
Account Number: [redacted]

Property Address:
4741 TAMPA ST
PHILADELPHIA, PA 19120

Escrow Analysis Statement

Dear: SHERI L PUGLIESI

As your servicer, we have safeguards in place to make sure there's enough money to make the tax and insurance payments. These safeguards protect you from unexpected payment changes. **Based on our review, the escrow account has a shortage. See below for details of what changed as well as when the new monthly payment will take effect.**

1. Your New Monthly Mortgage Payment

The new monthly mortgage payment includes changes to the escrow payment amount and a payment towards the shortage amount. See Sections 2 for what's changed in the escrow account and Section 3 for shortage details. **WE'LL AUTOMATICALLY SPREAD THE SHORTAGE OVER 12 MONTHS.**

New monthly mortgage payment
$497.89
Effective Date: March 2025

PLEASE NOTE: If you use a bill pay service to make the payments, YOU must adjust the amount with your provider. If you're enrolled in Autopay, WE'LL automatically adjust the payment.

New Monthly Payment	Current	New
Principal and Interest Amount	$274.21	$274.21
Escrow Payment	$244.91	$176.96
Surplus/Shortage Amount		$46.72
Total Monthly Payment	$519.12	$497.89
Difference in Monthly Payment: -$21.23		

2. What Changed?

The new escrow payment includes changes to the insurance amounts. The chart below shows what has changed in the escrow account. The anticipated annual escrow amounts include changes in insurance.

HERE'S HOW TO CALCULATE YOUR NEW MONTHLY ESCROW PAYMENT		
Total [Taxes and Insurance]	Divide by 12 Months	New Monthly Escrow Payment
$2,123.57 /12 = $176.96		

Tax Insurance Type	CURRENT Annual Amount	NEW Annual Amount
City Tax	$551.52	$551.52
Hazard Insurance	$2,047.90	$1,572.05
Annual Amount	**$2,599.42**	**$2,123.57**

**Other taxes/other insurance may include school district, village tax, water & sewer, irrigation, agency fees, ground rent and windstorm insurance.

3. Your Escrow Details

Required Minimum Escrow Balance	$1,238.78
Anticipated Escrow Balance	$212.64
Escrow adjusted per Proof of Claim	$465.52
Shortage Amount	$560.62

A shortage occurs when the anticipated escrow balance is less than the required minimum escrow balance. The **required minimum escrow balance** is the lowest positive balance allowed in the escrow account at any given time.

We require the escrow account to always maintain 2 month(s) of monthly escrow payment. This helps us minimize the impact to the monthly mortgage payment when property tax and insurance rates increase See Section 4 for details .

We determine the **anticipated escrow balance** using the current tax and insurance expenses and the anticipated escrow payments for the upcoming year. See Section 2 for details. To balance the account, we compare the estimated lowest account balance to the new anticipated escrow balance. See Section 4 for details.

The difference between the required minimum escrow balance and the anticipated escrow balance can leave a shortage or overage. Based on our review there is a shortage of $560.62.

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally. As may be required by state law, you are hereby notified that a negative credit report reflecting on an accountholder's credit record may be submitted to a credit reporting agency if credit obligation terms are not fulfilled.

PHH MORTGAGE

4. Anticipated Escrow Amounts

Over the next 12 months, we project the following activity will occur in the escrow account. The required minimum escrow balance in the account should be no less than $353.93 for the upcoming year. This is known as the low point and is indicated as LP below. The anticipated lowest account balance of -$672.21 will be reached in September 2025. The difference between the required balance of $353.93 and the anticipated balance of -$672.21 resulted in an Escrow Shortage in the amount of $560.62.

Date	Description	ANTICIPATED AMOUNTS PAID INTO THE ESCROW ACCOUNT ($)	ANTICIPATED AMOUNTS PAID OUT OF THE ESCROW ACCOUNT ($)	ANTICIPATED ESCROW BALANCE ($)	REQUIRED ESCROW ACCOUNT BALANCE ($)
	Opening Balance			**$212.64**	**$1,238.78**
Mar 2025	CITY/TWN TAX	176.96	551.52	-161.92	864.22
Apr 2025		176.96	0.00	15.04	1,041.18
May 2025		176.96	0.00	192.00	1,218.14
Jun 2025		176.96	0.00	368.96	1,395.10
Jul 2025		176.96	0.00	545.92	1,572.06
Aug 2025		176.96	0.00	722.88	1,749.02
Sep 2025	HAZARD INS.	176.96	1,572.05	-672.21	353.93 **LP**
Oct 2025		176.96	0.00	-495.25	530.89
Nov 2025		176.96	0.00	-318.29	707.85
Dec 2025		176.96	0.00	-141.33	884.81
Jan 2026		176.96	0.00	35.63	1,061.77
Feb 2026		176.96	0.00	212.59	1,238.73
Total		**$2,123.52**	**$2,123.57**		

The enclosed update follows notice of the account's involvement in a bankruptcy petition, filed on 2/16/2023 under chapter 13 of the Bankruptcy Code. This statement should be reviewed carefully. The mortgage payment may be affected. Please contact us at the number above if this account is not part of a Chapter 13 proceeding or plan. If this account is subject to any other Bankruptcy protection or received an Order of Discharge in a Chapter 7 bankruptcy case, or received any other discharge under the U.S Bankruptcy Code that applied to the referenced property, please be advised that this Notice is for information purposes only and not intended as an attempt to collect a debt against you personally.

5. Escrow Account History

		AMOUNT PAID TO ESCROW		AMOUNT WE PAID FROM ESCROW		ESCROW BALANCE	
Date	Description	Estimated ($)	Actual ($)	Estimated ($)	Actual ($)	Estimated ($)	Actual ($)
	Opening balance					**$1,516.32**	**-$683.08**
Mar 2024	CITY/TWN TAX	216.62	163.75 *	551.52	*	1,181.42	-519.33
Apr 2024		216.62	244.91 *			1,398.04	-274.42
May 2024		216.62	*			1,614.66	-274.42
Jun 2024		216.62	244.91 *			1,831.28	-29.51
Jul 2024		216.62	244.91 *			2,047.90	215.40
Aug 2024		216.62	244.91 *			2,264.52	460.31
Sep 2024	HAZARD INS.	216.62	244.91 *	2,047.90	2206.95 *	433.24	-1,501.73
Oct 2024		216.62	244.91 *			649.86	-1,256.82
Nov 2024		216.62	489.82 *			866.48	-767.00
Dec 2024		216.62	489.82 * E		E	1,083.10	-277.18
Jan 2025		216.62	244.91 * E		E	1,299.72	-32.27
Feb 2025		216.62	244.91 * E		E	1,516.34	212.64
Totals		**$2,599.44**	**$3,102.67**	**$2,599.42**	**$2,206.95**		

The letter E in the table above indicates that all or a portion of a payment has not happened but is estimated to happen. An asterisk (*) indicates a difference from projected activity either in the amount or date.

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally. As may be required by state law, you are hereby notified that a negative credit report reflecting on an accountholder's credit record may be submitted to a credit reporting agency if credit obligation terms are not fulfilled.

FREQUENTLY ASKED QUESTIONS

What is an escrow analysis?

An Escrow Analysis is a review of your escrow account to ensure enough funds are collected during the year to pay upcoming installments of your insurance premium(s) and/or property taxes. Any increase or decrease to your annual property taxes or insurance premiums may cause the mortgage payment amount to change. We provide details of the annual analysis in the Escrow Account Statement. The statement details the most recent escrow review. You may receive more than one analysis in the year. There are a number of reasons for an interim escrow analysis.

The most common reasons are:

- The loan was acquired from another servicer.
- A material change to insurance or tax amounts due.
- Changes after closing.
- Change in tax or insurance due dates.

How is the required escrow beginning account balance determined?

The required beginning escrow balance is made up of a cushion plus any prorated taxes and insurance needed to fulfill the anticipated disbursements for the next 12 months.

Why did the monthly escrow payment change?

The monthly escrow payment is comprised of 1/12th of all anticipated annual disbursements. If there is an increase or decrease in the annual tax or insurance amounts the monthly escrow payment will change. Please refer to the escrow analysis for a more detailed explanation of the disbursement amounts.

How did you calculate the new escrow payment?

We list all possible disbursements or expenses such as property taxes or insurance premiums to be paid on your behalf for the next 12 months. We take the total and divide the amount by 12 payments. Total anticipated disbursements divided by 12 payments equals the Monthly Escrow Payment. Due to changes in property taxes or insurance premiums, it is possible the escrow account could end up with a balance which is less than the target cushion amount. This is referred to as a shortage.

Any shortage of funds in the escrow account will be determined at the time of the escrow analysis. Additionally, it is possible the escrow account could end up with a balance which is greater than the required cushion amount. This is referred to as a surplus.

What is an escrow cushion?

An escrow cushion is the amount of money set aside in the escrow account to cover any unanticipated costs such as an increase in property taxes or insurance premiums and prevents the escrow balance from being overdrawn. By law the cushion must be no greater than one-sixth (1/6) of the estimated total annual disbursements from the escrow account

If the escrow account has a surplus, when will I receive the overage check?

If the escrow analysis resulted in an escrow surplus greater than $50.00 and the account is not more than 30 days past due, has not been referred to foreclosure, and the account is not in bankruptcy at the time the escrow analysis is performed, an escrow refund check will either be included with the escrow analysis statement or sent under separate cover within 30 business days.

Any surplus under $50.00 will be adjusted from the monthly escrow payment.

Where do I send the escrow shortage payment?

You may direct deposit the escrow shortage amount to the escrow account using our pay by phone service or website. There may be fees associated with these payment services. You may also send in funds to escrow by mail. If sending by mail, be sure to write the account number on the check and specify “ESCROW application” on the memo line. Mail to:

PHH Mortgage
PO Box 371867
Pittsburgh, PA 15250-7867

Overnight mail:
PHH Mortgage
Attn: 37186
500 Ross Street 154-0470
Pittsburgh, PA 15250

Once the escrow funds are received, the monthly escrow payment will be adjusted within 10 business days of posting. If the escrow analysis discloses a shortage greater than one month’s escrow payment, PHH cannot and does not require repayment of this amount and, instead, PHH has spread any shortage across the monthly escrow payments.

How do I remove the escrow account?

Contact us to request a review of the loan for escrow waiver eligibility. Upon receiving your written request, subject to eligibility based on investor guidelines we will review and send out notification with the decision.

What should I do if the account is escrowed and I received a delinquent tax bill, tax exemption, or tax reduction notice?

Write the account number on the tax correspondence and share it with us:

Email: KanaTax@MortgageFamily.com
Fax: 1-562-682-8880
Mail: PHH Mortgage Servicing
Attn: Tax Department
PO Box 24665
West Palm Beach FL 33416-4665

What do I do if the account was escrowed as a result of a delinquent tax payment notice and I have proof of payment?

You can send the proof of payment to us. Write your account number on the correspondence and send it to us:

Email: ProofOfTaxPayments@ MortgageFamily.com
Fax: 1-561-682-8880
Mail: PHH Mortgage Servicing
Attn: Tax Department
PO Box 24665
West Palm Beach FL 33416-4665

What should I do if I receive a check from my insurance carrier for property damage or have questions regarding an existing claim?

Please call us at 1-888-882-1815, Monday through Friday 8 am - 9 pm ET and Saturday 8 am - 5 pm ET.

What should I do if I change insurance carriers?

Insurance policy information can be uploaded on our website at MyCoverageInfo.com/ MortgageFamily. You can also send us a copy of the insurance declaration page by fax to 1-937-525-4210 or by email to MortgageFamily@MyCoverageInfo.com.

If you have any questions regarding your insurance policy information, please contact our Insurance Customer Care center directly for further assistance at 1-888-882-1855, Monday through Friday, 8 am - 9 pm ET and Saturday 8 am - 5 pm ET